

March 10, 1976

PRESIDENT: Senator Luedtke. Senator Carsten.

SENATOR CARSTEN: Mr. President, members of the Legislature. I think we're missing the whole point of this whole procedure. We're faced with a situation that we may not even need to worry about any medical insurance because we may not have any services available. I think that it is our responsibility to protect the citizens of this state with some malpractice insurance some way. That's what we're attempting to do. I think that this argument that the insurance premiums for medical insurance going down and no coverage is absurd really. If we don't have some malpractice insurance in the State of Nebraska you're going to pay a premium for that medical insurance that you won't believe. I think we'd better think about that too.

PRESIDENT: Senator Dworak.

SENATOR DWORAK: Question of Senator Schmit.

SENATOR SCHMIT: Yes, Senator Dworak.

SENATOR DWORAK: Senator Schmit, I want.... We talked about one type of collateral benefit here which is insurance. I want to know if social security is one of these collateral payments that the withdrawal of the judgment by the amount paid under social security? What is a collateral benefit?

SENATOR SCHMIT: I would suggest that the benefits of health insurance would be a collateral benefit.

SENATOR DWORAK: Are you, specifically then positively, telling me that that would be the only collateral payment that would be considered here?

SENATOR SCHMIT: Well, Senator Dworak, you are the insurance expert and Senator Cavanaugh is the attorney, you can draw fine lines, but that is my interpretation of it. I believe it to be that.

SENATOR DWORAK: I appreciate the compliment you're giving me, Senator Schmit, but I am not an insurance expert. I am concerned about this ... social security benefits, if this wording is tight enough, whether we can....

SENATOR SCHMIT: I would check that for you, Senator Dworak.

SENATOR DWORAK: I would appreciate that.

SENATOR SCHMIT: Yes, I'll do that. I didn't mean to be flippant. I would check it.

PRESIDENT: Senator DeCamp.

SENATOR DeCAMP: Mr. President, members of the Legislature. Maybe I can help clarify it just a bit by using a simple example. This isn't any new and novel idea, it's done all the time. Blue Cross and Blue Shield has it written into their policies. I'm sure it is Senator Schmit's intention